



***MISSOURI  
HEALTH CARE  
RESPONSIBILITY REPORT***

***Fourth Quarter 2013  
October - December, 2013***

*Missouri Department of Social Services  
MO HealthNet Division  
April 30, 2014*

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# MISSOURI HEALTH CARE RESPONSIBILITY REPORT

## **Introduction**

On November 27, 2006, Governor Matt Blunt signed Executive Order 06-45, directing the Missouri Department of Social Services (DSS) to prepare a Medicaid beneficiary employer report to be submitted to the Governor on a quarterly basis and to be known as the Missouri Health Care Responsibility Report.

In the 2007 legislative session, the Missouri General Assembly enacted Senate Bill 577, which transformed the Missouri Medicaid program into MO HealthNet (MHN). Section 208.230 of SB 577 is known as the “Public Assistance Beneficiary Employer Disclosure Act.” It directs the Department of Social Services to prepare a MO HealthNet beneficiary employer report. The requirements of Section 208.230 and Executive Order 06-45 are virtually identical.

## **Data Confidentiality**

The Department of Labor and Industrial Relations (DOLIR) maintains a database of employers, employees, and wage information for the purpose of administration of the state unemployment compensation program. United States Department of Labor regulations (20 CFR 603) govern how such information can be used and under what circumstances the information can be made available to others. Federal regulations allow the disclosure of normally confidential information to public officials for use in their official duties, but do not allow public disclosure of confidential information. Therefore, without statutory changes, the report must be limited to non-identifiable data regarding individual employers. Wherever possible, DSS has used aggregated data to describe the employed population that receives MHN benefits and services.

A more detailed explanation of the methodology used to compile the report follows the summary data shown on the next two pages.

# SUMMARY DATA

## MISSOURI HEALTH CARE RESPONSIBILITY REPORT

### October - December, 2013

#### **Number of Employees and Family Members Included in the Report**

A total of 466,664 MHN enrollees were employed during the quarter or were the spouse or child of an employed individual. However, only 200,331 of these are associated with an employer with 50 or more such individuals and are included in this report.

#### **Percentage of Workforce**

Six hundred seventy eight (678) companies were identified as employing fifty (50) or more individuals who either received MHN benefits or were responsible for a spouse or child who received such benefits. These companies employed a total of 910,576 individuals in the State of Missouri. The Department of Social Services identified 99,540 individuals who were MHN enrollees or were responsible for a family member who was enrolled in MHN. Therefore, 10.93% of the workforce of these companies received MHN benefits for themselves or their families.

#### **Number of MHN Enrollees for Employers with Fifty or More Individuals**

MHN Enrolled Employees (E)	55,834
Employees with MHN Enrolled Family Members (N)	43,706
Total Employees (E + N)	99,540
MHN Enrolled Spouses (S)	8,572
MHN Enrolled Children (C)	135,925
Total MHN Enrollees (E + S + C)	200,331

#### **Insurance Coverage**

Based on a survey of employers conducted by the MO HealthNet Division (MHD), 62% of the employers provide insurance for their full-time employees and their family members. As shown below, coverage for part-time employees was far less likely to be available.

Percentage of All Employers Surveyed Providing Coverage for:	Full-Time Employees	Part-Time Employees	Spouses	Children
Yes	63%	21%	62%	62%
No	4%	46%	4%	4%
Unknown	33%	33%	34%	34%

### **Cost to the State of Missouri**

The total cost to date to the State of Missouri for providing MHN coverage to these employees and their family members was \$139 million during the quarter covered by the report.

HIPP Enrollees	597
HIPP Payments	\$145,436
Title XIX Cost	\$129,601,853
Title XXI Cost	\$10,068,028
Other Cost	\$98,907
Total Cost	\$139,914,224
Total MHN Enrollees (E + S + C)	200,331
Per Capita/PMPM Cost	\$233

It should be noted that receipt of MO HealthNet claims often lags for several months. Most bills are received and paid within six months. In order to capture as many claims as possible an updated report will be issued at the end of the following quarter.

### **Industry Sectors**

The tables that follow break down the statewide data into industry sectors. Some employers are associated with more than one industry sector. Employees of the State of Missouri, for instance, are distributed across four sectors: Information, Educational Services, Health Care and Social Assistance, and Public Administration.

### **Methodology**

The Department of Social Services formed a working team of representatives from the MO HealthNet Division (MHD); the Family Support Division (FSD); the Information Technology and Services Division (ITSD) of the Office of Administration (OA); the Research and Data Analysis Section of the Division of Finance and Administrative Services (DSS/RDA); and IFOX (now Wipro), the MHN claims administrator, to design, gather data, program, and produce the report. DSS also receives assistance and data from the Department of Labor and Industrial Relations (DOLIR), which maintains wage information on employed Missourians, and the Personnel Division of OA, which maintains state employee records.

Compiling the data for the report requires combining eligibility data from DSS; wage data from DOLIR; state employee data from OA; and MO HealthNet claims data from Wipro.

The steps in the process are outlined below:

- At the end of the quarter, DOLIR provides a computer file to FSD/FAMIS and ITSD that includes all wages paid during the quarter for each employee and identifying information for the employer, including the number of employees for whom wages were paid by that employer during the quarter.

- FSD/FAMIS and ITSD match the wage file from DOLIR against DSS eligibility files to determine those employees who were eligible for MO HealthNet benefits at any time during the quarter and/or were responsible for a MO HealthNet eligible spouse or child. Since the DOLIR file contains only wage information and does not contain employment dates, DSS includes all individuals who received both wages and MHN benefits at any time during the quarter. (With respect to state employees, DSS takes the additional step of sending a file to the Division of Personnel in the Office of Administration to identify more precise employment dates.)
- FSD/FAMIS and ITSD add a code to the file for each individual. The code indicates if the individual is an employee who receives MO HealthNet benefits (E); an employee who does *not* receive MO HealthNet benefits, but is responsible for a spouse or child who does (N); an eligible spouse of an employed individual (S); or an eligible child of an employed individual (C). FSD/FAMIS and ITSD send both files to DSS/RDA.
- DSS/RDA combines the two files and eliminates all employees who work for employers that employ fewer than fifty (50) MO HealthNet beneficiaries or persons responsible for a MO HealthNet beneficiary.
- To determine the cost of MHN coverage, Wipro matches the file of employees against MO HealthNet claims and HIPP payment data. The total MHN cost includes Title XIX claims, Title XXI claims, and HIPP premium payments. (HIPP premium payments are made when a MO HealthNet enrollee has access to employer sponsored health insurance and it is more cost effective to pay the healthcare premium for the individual rather than to provide traditional MHN coverage. In such cases, the private insurance becomes the primary carrier. MHN is the secondary carrier and only pays for those services not covered by the primary carrier.)
- To obtain insurance information MHD conducts a telephone survey of all the employers included in the report.
- Limiting costs to services received within the same quarter in which wages were paid will understate costs in the initial quarterly report because of the inevitable lag between when services are delivered and when they are billed and paid. Based on historical data, approximately 85% of all claims are submitted and paid within three months from the date of service, while 93% are submitted and paid within six months. Therefore, DSS will save the data for each quarter's recipients and re-run the claims data at the end of the subsequent quarter in order to add payments made after the initial report was issued.
- DSS/RDA computes the per capita cost. The per capita cost is expressed in the report as a "per member, per month" (PMPM) cost. The PMPM cost is determined by dividing the total cost (Title XIX, Title XXI, Other, and HIPP payments) by the number of MHN enrollees (E + S + C). The quarterly cost is then divided by three months in order to obtain a monthly cost.

- DSS/RDA compiles the report for publication.

### **Data that is Unavailable**

There is no central source or database maintained by any agency of state government for three data elements that are required for the preparation of the Missouri Health Care Responsibility Report:

- whether the employer offers health insurance to its full-time and part-time employees and their dependents;
- the hours worked by the individual for each employer; and
- the employment dates for each individual for each employer.

DSS addressed the first by conducting a telephone survey requesting the information from all employers included in the report. The absence of the other two data elements prevents DSS from reporting whether or not individuals are employed full-time or part-time. It also prevents a direct correlation between dates of employment and MHN eligibility.

**TABLE 1. WORKFORCE PARTICIPATION BY SECTOR CODES**  
**MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2013**

<b>Sector Name</b>	<b>Sector Codes</b>	<b>Missouri Workforce</b>	<b>MHN Enrolled Employees and Financially Responsible Employees (E + N)</b>	<b>Percentage of Workforce With an Employee and/or Family Member Enrolled in MHN</b>
Agriculture, Forestry, Fishing, and Hunting	11	1,146	66	5.76%
Construction	23	11,302	604	5.34%
Manufacturing	31, 32, and 33	47,013	3,465	7.37%
Wholesale Trade	42	1,179	182	15.44%
Retail Trade	44 and 45	203,550	25,670	12.61%
Transportation and Warehousing	48 and 49	20,941	2,088	9.97%
Information	51	12,706	909	7.15%
Finance and Insurance	52	28,973	1,744	6.02%
Real Estate and Rental Leasing	53	2,261	411	18.18%
Professional, Scientific, and Technical Services	54	7,865	1,026	13.05%
Management of Companies and Enterprises	55	3,595	166	4.62%
Administrative Support, Waste Management, and Remediation Services	56	99,900	19,493	19.51%
Educational Services	61	116,666	4,181	3.58%
Health Care and Social Assistance	62	178,368	20,283	11.37%
Arts, Entertainment, and Recreation	71	10,075	687	6.82%
Accommodation and Food Services	72	93,209	15,256	16.37%
Other Services (except Public Administration)	81	7,285	1,000	13.73%
Public Administration	92	64,542	2,309	3.58%
<b>Total</b>		<b>910,576</b>	<b>99,540</b>	<b>10.93%</b>



**TABLE 2. PARTICIPANT COUNTS BY SECTOR CODES**  
**MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2013**

Sector Name	Sector Codes	Employees with MHN			MHN Enrolled Spouses (S)	MHN Enrolled Children (C)	Total MHN Enrollees (E + S + C)
		MHN Enrolled Employees (E)	Enrolled Family Members (N)	Total Employees (E + N)			
Agriculture, Forestry, Fishing, and Hunting	11	20	46	66	20	84	124
Construction	23	190	414	604	96	859	1,145
Manufacturing	31, 32, and 33	999	2,466	3,465	695	5,314	7,008
Wholesale Trade	42	96	86	182	12	251	359
Retail Trade	44 and 45	14,935	10,735	25,670	2,380	33,054	50,369
Transportation and Warehousing	48 and 49	1,114	974	2,088	211	2,870	4,195
Information	51	493	416	909	110	1,193	1,796
Finance and Insurance	52	830	914	1,744	98	2,600	3,528
Real Estate and Rental Leasing	53	171	240	411	40	576	787
Professional, Scientific, and Technical Services	54	571	455	1,026	96	1,372	2,039
Management of Companies and Enterprises	55	74	92	166	23	239	336
Administrative Support, Waste Management, and Remediation Services	56	12,574	6,919	19,493	1,911	26,043	40,528
Educational Services	61	1,547	2,634	4,181	372	6,164	8,083
Health Care and Social Assistance	62	10,840	9,443	20,283	1,113	30,178	42,131
Arts, Entertainment, and Recreation	71	381	306	687	68	873	1,322
Accommodation and Food Services	72	9,678	5,578	15,256	893	19,698	30,269
Other Services (except Public Administration)	81	581	419	1,000	81	1,354	2,016
Public Administration	92	740	1,569	2,309	353	3,203	4,296
<b>Total</b>		<b>55,834</b>	<b>43,706</b>	<b>99,540</b>	<b>8,572</b>	<b>135,925</b>	<b>200,331</b>

**TABLE 3 - ACCESS TO INSURANCE BY SECTOR CODES**  
**MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2013**

Sector Name	Sector Code	Full-Time Coverage			Part-Time Coverage			Spouse Coverage			Child(ren) Coverage		
		Yes	No	Unknown	Yes	No	Unknown	Yes	No	Unknown	Yes	No	Unknown
Agriculture, Forestry, Fishing, and Hunting	11	100%	0%	0%	0%	100%	0%	100%	0%	0%	100%	0%	0%
Construction	23	100%	0%	0%	40%	60%	0%	100%	0%	0%	100%	0%	0%
Manufacturing	31,32,33	77%	10%	13%	6%	81%	13%	77%	10%	13%	77%	10%	13%
Wholesale Trade	42	50%	0%	50%	0%	50%	50%	50%	0%	50%	50%	0%	50%
Retail Trade	44,45	60%	1%	39%	16%	44%	40%	57%	1%	42%	57%	1%	42%
Transportation and Warehousing	48,49	67%	0%	33%	33%	33%	33%	67%	0%	33%	67%	0%	33%
Information	51	57%	0%	43%	14%	43%	43%	57%	0%	43%	57%	0%	43%
Finance and Insurance	52	55%	0%	45%	18%	36%	45%	55%	0%	45%	55%	0%	45%
Real Estate and Rental Leasing	53	83%	17%	0%	0%	100%	0%	83%	17%	0%	83%	17%	0%
Professional, Scientific, and Technical Services	54	50%	0%	50%	0%	50%	50%	50%	0%	50%	50%	0%	50%
Management of Companies and Enterprises	55	100%	0%	0%	0%	100%	0%	100%	0%	0%	100%	0%	0%
Administrative Support, Waste Management, and Remediation Services	56	54%	9%	37%	22%	41%	38%	52%	11%	37%	52%	11%	37%
Education Services	61	86%	0%	14%	32%	54%	14%	86%	0%	14%	86%	0%	14%
Health Care and Social Assistance	62	64%	7%	29%	20%	50%	30%	63%	8%	30%	63%	8%	30%
Arts, Entertainment, and Recreation	71	38%	0%	63%	13%	25%	63%	38%	0%	63%	38%	0%	63%
Accommodation and Food Services	72	57%	2%	41%	27%	32%	41%	58%	1%	41%	58%	1%	41%
Other Services (except Public Administration)	81	80%	0%	20%	20%	60%	20%	80%	0%	20%	80%	0%	20%
Public Administration	92	33%	0%	67%	0%	33%	67%	33%	0%	67%	33%	0%	67%
<b>Total</b>		<b>63%</b>	<b>4%</b>	<b>33%</b>	<b>21%</b>	<b>46%</b>	<b>33%</b>	<b>62%</b>	<b>4%</b>	<b>34%</b>	<b>62%</b>	<b>4%</b>	<b>34%</b>

**TABLE 4. PARTICIPANT COSTS BY SECTOR CODES**  
**MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2013**

Sector Name	Sector Codes	HIPP Enrollees	HIPP Payments	Title XIX Cost	Title XXI Cost	Other Cost	Total Cost (XIX, XXI, HIPP and Other)	Total MHN Enrollees (E + S + C)	PMPM Cost
Agriculture, Forestry, Fishing, and Hunting	11	0	\$0	\$42,632	\$2,458	\$15	\$45,105	124	\$121
Construction	23	16	\$4,522	\$614,201	\$112,238	\$0	\$730,961	1,145	\$213
Manufacturing	31, 32, and 33	42	\$8,043	\$3,808,659	\$371,146	\$5,839	\$4,193,687	7,008	\$199
Wholesale Trade	42	0	\$0	\$301,772	\$27,920	\$6,925	\$336,617	359	\$313
Retail Trade	44 and 45	89	\$21,850	\$31,755,544	\$2,254,594	\$18,962	\$34,050,950	50,369	\$225
Transportation and Warehousing	48 and 49	7	\$1,928	\$2,407,532	\$205,927	\$4,531	\$2,619,918	4,195	\$208
Information	51	2	\$263	\$976,926	\$64,984	\$313	\$1,042,485	1,796	\$193
Finance and Insurance	52	16	\$3,495	\$1,862,589	\$318,756	\$861	\$2,185,701	3,528	\$207
Real Estate and Rental Leasing	53	1	\$196	\$301,699	\$48,117	\$58	\$350,071	787	\$148
Professional, Scientific, and Technical Services	54	28	\$6,015	\$1,292,766	\$75,025	\$162	\$1,373,968	2,039	\$225
Management of Companies and Enterprises	55	5	\$1,031	\$183,215	\$29,884	\$0	\$214,130	336	\$212
Administrative Support, Waste Management, and Remediation Services	56	39	\$8,891	\$25,020,761	\$931,513	\$11,066	\$25,972,231	40,528	\$214
Educational Services	61	42	\$13,548	\$5,186,643	\$958,043	\$3,592	\$6,161,826	8,083	\$254
Health Care and Social Assistance	62	154	\$40,269	\$33,010,258	\$2,685,334	\$22,055	\$35,757,916	42,131	\$283
Arts, Entertainment, and Recreation	71	7	\$1,973	\$757,524	\$88,753	\$2	\$848,252	1,322	\$214
Accommodation and Food Services	72	22	\$5,649	\$19,144,060	\$1,372,498	\$7,806	\$20,530,013	30,269	\$226
Other Services (except Public Administration)	81	14	\$3,663	\$1,223,047	\$145,280	\$237	\$1,372,226	2,016	\$227
Public Administration	92	113	\$24,101	\$1,712,025	\$375,556	\$16,484	\$2,128,166	4,296	\$165
<b>Total</b>		<b>597</b>	<b>\$145,436</b>	<b>\$129,601,853</b>	<b>\$10,068,028</b>	<b>\$98,907</b>	<b>\$139,914,224</b>	<b>200,331</b>	<b>\$233</b>